

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ruby K Williams

Debtor(s)

Case No. 15-10599

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/25/2015.
- 2) The plan was confirmed on 06/19/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/16/2015.
- 5) The case was dismissed on 01/29/2016.
- 6) Number of months from filing to last payment: 8.
- 7) Number of months case was pending: 12.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,625.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$2,180.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: \$2,180.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,764.71
Court Costs	\$0.00
Trustee Expenses & Compensation	\$97.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$1,861.78

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BECKET & LEE LLP	Unsecured	0.00	3,446.95	3,446.95	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	1,125.00	609.72	609.72	0.00	0.00
ILLINOIS TITLE LOANS INC	Unsecured	NA	311.33	311.33	0.00	0.00
ILLINOIS TITLE LOANS INC	Secured	1,595.00	1,595.00	1,595.00	286.06	32.16
INTERNAL REVENUE SERVICE	Priority	9,324.12	9,324.12	9,324.12	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	9,241.91	9,241.91	9,241.91	0.00	0.00
NICOR GAS	Unsecured	802.00	1,087.82	1,087.82	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	518.00	518.00	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	2,274.05	2,274.05	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	1,768.88	1,768.88	0.00	0.00
PRESENCE HEALTH	Unsecured	NA	1,015.10	1,015.10	0.00	0.00
PRESENCE HEALTH	Unsecured	1,015.00	5,851.10	5,851.10	0.00	0.00
PROVENA SAINT JOSEPH MED CTR	Unsecured	5,000.00	NA	NA	0.00	0.00
SILVER CROSS HOSPITAL	Unsecured	1,478.00	NA	NA	0.00	0.00
SPRINT	Unsecured	508.00	NA	NA	0.00	0.00
THE AFFILIATED GROUP	Unsecured	288.00	NA	NA	0.00	0.00
CREDITORS COLLECTION BUREAU	Unsecured	175.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	548.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	564.00	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	1,863.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	421.00	NA	NA	0.00	0.00
HEIGHTS FINANCE CORP	Unsecured	1,089.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	277.00	NA	NA	0.00	0.00
PAIN CENTERS OF CHICAGO	Unsecured	4,840.00	NA	NA	0.00	0.00
VISION FINANCIAL SERVI	Unsecured	333.00	NA	NA	0.00	0.00
JOLIET FURNITURE	Unsecured	3,425.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JP MORGAN CHASE BANK NA/CLEAI	Unsecured	12,149.00	NA	NA	0.00	0.00
MBB	Unsecured	139.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	919.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Unsecured	1,943.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP LLC	Unsecured	1,015.00	NA	NA	0.00	0.00
NCO	Unsecured	589.00	NA	NA	0.00	0.00
APX ALARM/VIVINT/PERFECTION CC	Unsecured	1,035.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CO	Unsecured	621.00	NA	NA	0.00	0.00
AT&T/ENHANCED RECOVERY	Unsecured	485.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	711.00	NA	NA	0.00	0.00
CENTRAL LOAN ADMIN	Unsecured	0.00	NA	NA	0.00	0.00
CHASE MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00
COMCAST/CREDIT PROTECTION	Unsecured	536.00	NA	NA	0.00	0.00
WELLS FARGO DEALERS SERVICES	Unsecured	0.00	1,391.95	1,391.95	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$1,595.00	\$286.06	\$32.16
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,595.00	\$286.06	\$32.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,324.12	\$0.00	\$0.00
TOTAL PRIORITY:	\$9,324.12	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$27,516.81	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$1,861.78</u>	
Disbursements to Creditors	<u>\$318.22</u>	
TOTAL DISBURSEMENTS :		<u>\$2,180.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/30/2016

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.